

Information to identify the case:

Debtor 1	Russell C. Goodwin	Social Security number or ITIN xxx-xx-0225
		EIN 57-1161686
First Name Middle Name Last Name		
Debtor 2	Laura A. Goodwin	Social Security number or ITIN xxx-xx-2206
(Spouse, if filing)		EIN _____
First Name Middle Name Last Name		
United States Bankruptcy Court	District of New Jersey	
Case number:	20-21882-RG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Russell C. Goodwin
dba Goodwin Appraisals LLC

Laura A. Goodwin

1/20/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court

District of New Jersey

In re:

Russell C. Goodwin
 Laura A. Goodwin
 Debtors

Case No. 20-21882-RG

Chapter 7

District/off: 0312-2

User: admin

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Date Rcvd: Jan 20, 2021

Form ID: 318

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Russell C. Goodwin, Laura A. Goodwin, 93 Hillside Road, Chester, NJ 07930-2115
518996381	+ Best Egg, P.O. Box 3999, Saint Joseph, MO 64503-0999
518996382	+ Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518996383	+ Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518996384	+ Bread, 156 Fifth Avenue, New York, NY 10010-7002
518996387	+ CKS Prime Investments, P.O. Box 2856, Chesapeake, VA 23327-2856
518996388	+ CKS Prime Investments, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
518996391	+ Convergent Commercial, Inc., 925 Westchester Avenue, Suite 101, White Plains, NY 10604-3562
518996392	+ Craig T. Faye, Esq., Stenger & Stenger, P.C., 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
518996395	+ Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4547
518996401	+ GS Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
518996403	+ Jeffrey Lubin, Esq., Tenaglia & Hunt, P.A., 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518996404	+ Joshua T. McNamara, Esq., Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
518996407	+ LVNV Funding LLC, Resurgent Capital Services, Greenville, SC 29602
518996408	+ New Res/Shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
518996414	+ SRA Associates, 112 West Park Drive, Suite 200, Mount Laurel, NJ 08054-1261
518996415	+ State of New Jersey Division of Taxation, Revenue Processing Center - Payments, PO Box 111, Trenton, NJ 08645-0111
518996416	+ Summit Medical Group, P.O. Box 14099, Belfast, ME 04915-4034
518996420	+ TBOM/Atls/Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
518996422	+ United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2021 23:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 20 2021 23:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518996378	Email/Text: Bankruptcy@absoluteresolutions.com	Jan 20 2021 22:59:00	Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
518996379	EDI: BANKAMER.COM	Jan 21 2021 02:18:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
518996380	+ EDI: TSYS2.COM	Jan 21 2021 02:18:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
518996393	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Jan 20 2021 22:59:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
518996385	+ EDI: CAPITALONE.COM		

District/off: 0312-2

User: admin

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518996386	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
518996389	+ EDI: WFNNB.COM	Jan 21 2021 02:18:00	Citibank, N.A., Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
518996390	+ EDI: WFNNB.COM	Jan 21 2021 02:18:00	Comenity CB/BJsClub, P.O. Box 182120, Columbus, OH 43218-2120
518996394	+ EDI: CRFRSTNA.COM	Jan 21 2021 02:18:00	Credit First N.A., P.O. Box 81315, Cleveland, OH 44181-0315
518996396	+ EDI: DISCOVER.COM	Jan 21 2021 02:18:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
518996398	+ Email/Text: bknotice@ercbpo.com	Jan 20 2021 23:01:00	ERC, P.O. Box 57610, Jacksonville, FL 32241-7610
518996399	+ EDI: FSAE.COM	Jan 21 2021 02:23:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
518996400	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	Goodyear/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518996402	EDI: IRS.COM	Jan 21 2021 02:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518996405	EDI: JPMORGANCHASE	Jan 21 2021 02:18:00	JP Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850
518996406	+ Email/Text: PBNCNotifications@perituservices.com	Jan 20 2021 22:59:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
518996409	Email/Text: Bankruptcy.Notices@pnc.com	Jan 20 2021 23:00:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
518996410	EDI: DRIV.COM	Jan 21 2021 02:23:00	Santander Bank, N.A., PO Box 660633, Dallas, TX 75266-0633
518996411	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	Shell/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518996412	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2021 22:51:49	Sherman Originator III LLC, c/o Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
518996413	+ Email/Text: clientservices@simonsagency.com	Jan 20 2021 23:02:00	Simons Agency Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518996417	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Syncb/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
518996418	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Syncb/PC Richard, P.O. Box 965036, Orlando, FL 32896-5036
518996419	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Syncb/TJMaxx Cos DC, P.O. Box 965015, Orlando, FL 32896-5015
518997645	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518996421	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518996397	EDI: USBANKARS.COM	Jan 21 2021 02:23:00	Elan Financial Service, P.O. Box 790084, Saint Louis, MO 63179
518996423	+ EDI: BLUESTEM	Jan 21 2021 02:23:00	Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Karina Pia Lucid	on behalf of Joint Debtor Laura A. Goodwin klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Debtor Russell C. Goodwin klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6